

**REMARKS/ARGUMENTS**

Claims 1-10 are pending in this application. Claim 5 has been amended. Claims 1-4 and 6-10 have been canceled without prejudice and without disclaimer. Claims 11-19 have been added. No new matter has been introduced by virtue of these amendments.

**Section 102 Rejections of Claims 1-10**

Claims 1-10 were rejected under 35 U.S.C. §102(a) as being anticipated by Vasic (U.S. Publication No. 2001/0034676) (hereinafter "Vasic"). Allowance of the claims is respectfully requested for the reasons discussed in this response. Claim 5 has been amended to further distinguish it from Vasic and as amended, claim 5 should be allowable because each and every limitation is not shown or disclosed by the cited reference.

As amended, claim 5 recites in part:

judging whether or not a reduction and exemption fee is set in the customer who has transmitted the fund transfer instruction information, said step of judging including judging whether the customer is in a reduction and exemption status or in a standard status based on a customer database in which customer name, account number and customer classification as either reduction and exemption status or standard status are stored in association with each other...

calculating, on the basis of paying-out account information and paying-in account information contained in the fund transfer instruction information, a fee when the customer who has transmitted the fund transfer instruction transfers the funds from an account exhibited in the paying-out account information to an account exhibited in the paying-in account information, said step of calculating the fee including calculating the reduction and exemption fee using a reduction and exemption database in which customer name, account number, and reduction and exemption fees are stored in association with each other, said step of calculating the fee further including calculating a standard fee using a standard database in which paying-in account and standard fee are stored in association with each other; (emphasis added)

Support for this amendment can be found throughout the specification. For example, see Fig. 1, elements 111, 112, 113, 114 and Figs. 2-5 of the originally filed application.

The above recited features are not shown or disclosed in Vasic. Vasic appears to disclose an on-demand payroll access system. An employee sends a request for a payroll advance to a third party service, which fulfills the request and sends information about the

advance to the employee's payroll service. The payroll service then deducts the amount of the payment, plus any applicable transaction fees, from the employee's payroll account. However, Vasic fails to disclose storing different types of transaction fees (e.g. reduction and exemption fee or standard fee) on a per-customer basis. Vasic also fails to show or disclose a mechanism for calculating differential transaction fees, such as calculating a reduction and exemption fee by accessing per-customer information in a first database, and calculating a standard fee by accessing per-bank information in a second database.

To emphasize these distinctions, claim 5 has been amended to recite " judging whether the customer is in a reduction and exemption status or in a standard status based on a customer database in which customer name, account number and customer classification... are stored in association with each other,... [and] calculating... a fee... using a reduction and exemption database in which customer name, account number, and reduction and exemption fees are stored in association with each other, said step of calculating the fee further including calculating a standard fee using a standard database in which paying-in account and standard fee are stored in association with each other." Accordingly, the above recited limitations are not shown or disclosed by Vasic. For at least the foregoing reasons, claim 5 should be allowable.

#### New Claims 11-19

Since claims 11-14 depend from claim 5, they should be allowable for substantially the same reasons as claim 5 and for the additional limitations they recite.

Since claims 15-19 recite similar limitations to claim 5, they should also be allowable for substantially the same reasons as claim 5 and for the additional limitations they recite.

#### CONCLUSION


In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

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PATENT

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 650-326-2400.

Respectfully submitted,

  
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